Case 18-15521-jkf Doc 24 Filed 10/06/18 Entered 10/07/18 00:57:21 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Case No. 18-15521-jkf
Tina M. Lucas
Chapter 13

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 06, 2018.
                                                          Doylestown, PA 18901-2743
db
                 +Tina M. Lucas,
                                     4 Addison Court,
                 +WILLIAM MILLERR,
                                       Interim Chapter 13 Trustee,
                                                                         2901 St. Lawrence Avenue, Suite 100,
tr
                   Reading, PA 19606-2265
14187903
                  American Education Services,
                                                     PO Box 2461,
                                                                     Harrisburg, PA 17105-2461
                             PO Box 6768, Wyomissing, PA 19610-0768
e, D.D.S. P.C, 350 N Main St Ste 200, Chalfont, PA 18914-2707
14187904
                  Arcadia,
                 Dennis Eble, D.D.S. P.C, 350 N Main St Ste 200, Chalfont, PA :
+Doylestown Hospital, 595 W State St, Doylestown, PA 18901-2597
14187907
14187908
14187909
                  Doylestown Station Condominium Associati, C/o Stefan Richter, Esquire,
                               ton Rd Ste 300, Doylestown, PA 18901-7100
ey Foundation, 500 N West St, Doylestown, PA 18901-2366
C/o KML Law Group, 701 Market St Ste 5000, Philadelphia
                   2003 S Easton Rd Ste 300,
14187911
                  Lenape Valley Foundation,
                  PNC Bank,
                                                                                    Philadelphia, PA 19106-1541
14187914
                 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
Pennsylvania Department of Revenue, 1 Revenue Pl, Harrisburg, PA
14206490
14187913
                                                                                                 17129-0001
                                             17 E Butler Ave # 19,
14187915
                  PureCure Medical Inc,
                                                                       Ambler, PA 19002-4513
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: mccullougheisenberg@gmail.com Oct 05 2018 02:17:33
McCullough Eisenberg, LLC, 65 W. Street Road, Suite A-204,
aty
                                                                                               CAROL B. MCCULLOUGH,
                                                                                            Warminister, PA 18974
                  E-mail/Text: megan.harper@phila.gov Oct 05 2018 02:18:21
                                                                                     City of Philadelphia,
smg
                   City of Philadelphia Law Dept.,
                                                         Tax Unit/Bankruptcy Dept,
                                                                                        1515 Arch Street 15th Floor,
                   Philadelphia, PA 19102-1595
                 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 05 2018 02:18:20
                                                                                                    U.S. Attorney Office,
sma
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 05 2018 02:18:08
ust.
                                                                                               United States Trustee,
                  Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, EDI: CAPITALONE.COM Oct 05 2018 06:13:00 Capital One Bank (U
                                                                                             Philadelphia, PA 19107-4405
14201911
                                                                    Capital One Bank (USA), N.A.,
                                                                                                        PO Box 71083,
                   Charlotte, NC 28272-1083
                  EDI: ECMC.COM Oct 05 2018 06:13:00
14206663
                                                              Educational Credit Management Corporation,
                   P.O. Box 16408,
                                      St. Paul, MN 55116-0408
                  EDI: MERRICKBANK.COM Oct 05 2018 06:13:00
14187912
                                                                      Merrick Bank, PO Box 660702,
                   Dallas, TX 75266-0702
                 +EDI: PRA.COM Oct 05 2018 06:13:00
14185165
                                                             PRA Receivables Management, LLC, PO Box 41021,
                  Norfolk, VA 23541-1021
E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 05 2018 02:17:47
14204475
                   Pennsylvania Department of Revenue,
                                                             Bankruptcy Division PO Box 280946,
                   Harrisburg, PA 17128-0946
                  EDI: CAPITALONE.COM Oct 05 2018 06:13:00
14187905
                                                                                          PO Box 71083,
                                                                     capital one ban,
                   Charlotte, NC 28272-1083
14187906
                  EDI: CAPITALONE.COM Oct 05 2018 06:13:00
                                                                     capital one bank,
                                                                                           PO Box 71083,
                   Charlotte, NC 28272-1083
14187910
                  EDI: BLUESTEM Oct 05 2018 06:13:00
                                                              finger hut,
                                                                             6250 Ridgewood Rd,
                   Saint Cloud, MN 56303-0820
                                                                                                        TOTAL: 12
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14187902
                  18-15521
                 +WILLIAM MILLER*R,
                                        Interim Chapter 13 Trustee,
                                                                        2901 St. Lawrence Avenue, Suite 100,
aty*
                   Reading, PA 19606-2265
                  Pennsylvania Department of Revenue,
                                                             Bankruptcy Division,
                                                                                       P.O. Box 280946,
smq*
                   Harrisburg, PA 17128-0946
14204476*
                  Pennsylvania Department of Revenue,
                                                             Bankruptcy Division PO Box 280946,
                   Harrisburg, PA 17128-0946
                                                                                                        TOTALS: 1, * 3, ## 0
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Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2018 Signature: <u>/s/Joseph Speetjens</u>

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District/off: 0313-2 User: Lisa Page 2 of 2 Date Rcvd: Oct 04, 2018

Form ID: 309I Total Noticed: 24

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2018 at the address(es) listed below:

CAROL B. MCCULLOUGH on behalf of Debtor Tina M. Lucas mccullougheisenberg@gmail.com,

 ${\tt G25217@notify.cincompass.com}$

KARINA VELTER on behalf of Creditor PNC Bank, National Association amps@manleydeas.com REBECCA ANN SOLARZ on behalf of Creditor PNC Bank, National Association

 ${\tt bkgroup@kmllawgroup.com}$

STEFAN RICHTER on behalf of

srichter@clemonslaw.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,

Doylestown Station Condominium Association

ECF_FRPA@Trustee13.com

TOTAL: 7

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Information to	identify th	e case:	- Certinicate or	140tice 1 age 3 01 4
Debtor 1	Tina M. Lucas			Social Security number or ITIN xxx-xx-1790
	First Name	Middle Name	Last Name	EIN
Debtor 2				Social Security number or ITIN
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN
United States Bankruptcy Court		Eastern Dis	strict of Pennsylvania	Date case filed for chapter 13 8/21/18
Case number: 18	3–15521–jkf			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Tina M. Lucas	
2.	All other names used in the last 8 years		
3.	Address	4 Addison Court Doylestown, PA 18901	
4. [CAROL B. MCCULLOUGH McCullough Eisenberg, LLC 65 W. Street Road Suite A–204 Warminister, PA 18974	Contact phone (215) 957-6411
	Debtor's attorney Name and address		Email: mccullougheisenberg@gmail.com
	Bankruptcy trustee	WILLIAM MILLER*R	Contact phone 610–779–1313
	Name and address	Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Email: ecfemail@FredReigleCh13.com
	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	900 Market Street	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M Reading Office 8:00 A.M. to 4:30 P.M.
	this case at this office or online at www.pacer.gov.	Suite 400 Philadelphia, PA 19107	Contact phone (215)408–2800
			Date: 10/4/18

For more information, see page 2

Debtor Tina M. Lucas

Case number 18–15521–jkf

	November 2, 2018 at 11:00 AM	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107			
be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.				
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1/1/19			
required filing fee by the following deadlines.					
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 				
	Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 10/30/18				
	Deadline for governmental units to file a proof of Filing deadline: 2/17/19 claim:				
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$474.00 The hearing on confirmation will be held on: 12/12/18 at 09:30 AM, Location: Courtroom #3, 900 Market Street	·			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any			
I1. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debt according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you late the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing in possession of the property and may continue to operate the business, if any, unless court orders otherwise.					
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors muyou may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the of exemptions in line 8.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you			